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L8: Entry 1 of 1 File: USPT Apr 14, 1998

DOCUMENT-IDENTIFIER: US 5739512 A
TITLE: Digital delivery of receipts

Brief Summary Text (13):
The present system provides apparatus, systems, processes and software which permits the elimination of paper receipts by storing or transmitting receipt information digitally for later use by the traveler. This can be implemented in at least three ways.

Brief Summary Text (16):
Finally, when a traveler presented a bank card to a business for payment, the business would transmit a digital form of the receipt to the bank card company, digitally signed by the user. The credit card company would then, using an electronic mail address and the traveler's public encryption key stored in a data base, debit the account and send a receipt digitally using electronic mail. The credit card company would also retain the receipt information in a database for re-transmission, for audit or historical purposes.

Brief Summary Text (19):
The invention is also directed to apparatus for processing electronic copies of receipts including a reader for reading a storage medium containing the copies, and a computer configured to process information contained in the copies to produce a report summarizing at least some of the receipts.

Detailed Description Text (7):
FIG. 1 is a function illustration of a first form of implementing the invention. In a commercial transaction, once payment has been made, a receipt is generated. The information contained in the receipt typically varies from vendor to vendor as does the format of the information. Generation of a receipt is represented at 100. Note that payment can occur by any known means such as credit cards, debit cards, cash, check, electronic transfer or the like. A card reader is symbolically illustrated at 110. The card reader would scan a card of some type having stored thereon an electronic mail address for the delivery of receipts. The card itself could be a traditional credit card, a smart card, a magnetically encoded driver's license or any other computer readable card medium, the information on which has been supplemented to include an E-mail address for delivery of electronic receipts. An E-mail generator 120 assembles the information from the receipt generator and the card reader into an E-mail message suitable for transmission across a network 140. Network 140 can be a proprietary network or an open network such as the Internet. Item 130 indicates that optional digital signatures are generated and applied to the receipt information. Typically, this could be a digital signature of a vendor, by which the authenticity of the receipt would be assured for purposes of official agencies of the government as well as for the company for whom the traveler works. A digital signature of the customer may be applied as well to insure a credit card company that the receipt is authentic. The application of digital signatures as a mechanism for insuring authenticity of a document and that the document has not been changed using public key encryption techniques is well known in the art.

Detailed Description Text (20):
FIG. 7 is a flow chart of a process for providing electronic receipts using a smart card. In the approach illustrated in FIG. 7, a customer (e.g. traveler) gives the cashier a smart card (700) upon which a receipt is to be recorded. The cashier inserts the smart card into the card reader/writer (710) and when payment is made (720), the receipt is written into smart card memory (730). The storing of a receipt on a smart card is applicable to all types of transactions, regardless of how payment is made.

Detailed Description Text (22):
FIG. 8 is a flowchart of a process of a third embodiment in which the credit card company issues the electronic receipt. The traveler gives his credit card to the cashier to settle his bill (800). The cashier swipes the card through the credit card reader (810) which, in turn, generates an EDI message to the credit card authorization system requesting authorization for a specific dollar amount and an EDI message which contains the receipt in digital form (830). The credit card company responds with an EDI message (830). If the response states that the charge is not authorized (830) then the transaction is halted (870). However, if the response states that the charge is authorized (840) then the credit card company stores the receipt information in a database and a digital receipt is generated, optionally encrypted, optionally digitally signed by the credit card company and/or the customer (850) and sent to the traveler's electronic address as e-mail (860) for later retrieval.

CLAIMS:

9. A computer program product, comprising:

a. one or more memory media; and

a computer program stored on said one or more memory media, said computer program comprising instructions for capturing an electronic mail address when processing a payment card, instructions for generating a receipt, and instructions for sending a copy of said receipt to said electronic mail address.

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L4: Entry 1 of 1 File: USPT Jan 21, 1997

DOCUMENT-IDENTIFIER: US 5595264 A
TITLE: System and method for automated shopping

Brief Summary Text (6):
Various systems have been proposed to overcome these problems and to facilitate customer selection of items, communication of the selection to a supply area, and transportation of selected items from the supply area to a station for delivery to the customer and receipt of payment from the customer. For example, U.S. Pat. No. 5,047,614 to Bianco provides the customer with a scanner or portable terminal capable of scanning bar codes of various products while he is at home. The customer then takes his portable terminal to the retail store and connects it with a host computer at the store. The host computer will print out a list for the customer or, in accordance with another embodiment of the invention, the host computer will transmit the list of desired items to a warehouse where the customer's order is manually or automatically packaged and moved to a pick-up location along with the total invoice for payment of the items selected.

Brief Summary Text (7):
U.S. Pat. No. 5,186,281 to Jenkins also discloses a method of shopping wherein a credit card, debit card or special card issued by the retail establishment identifies the customer as they select each item from the display area. A magnetic stripe reader is positioned at each display area for receiving the credit card and keypads are provided so that the customer can indicate which item they desire by an alpha numeric location. This information is transmitted to a pre-check terminal and to the product stocking area so that the selected items can be bagged or boxed for the customer. In addition, as the items are assembled from the product stocking area, a record of the selected items is maintained and printed by a terminal. When the customer has finished shopping, they then proceed to the check-out terminal and give the cashier the previously used credit card or debit card. Here, the customer receives an itemized, totaled receipt prepared by the check-out station including their identification number and account verification. The customer then leaves the retail store and proceeds to the finalizing terminal to receive his purchase. The operator of the finalizing terminal compares the receipt obtained by the customer from the check-out terminal with the record printed by the finalizing terminal and, if the receipts are in agreement, the operator charges the customer's account and the purchases are loaded into their vehicle for completion of the transaction.

Brief Summary Text (12):
In a preferred embodiment, the scanner is released from its holder to a customer after an authorized credit card, debit card or like payment medium is accepted. The customer then proceeds to shop along the aisles of the retail store and scans the bar code indicia on the desired items. When the customer pushes a button on the scanner to confirm the purchase of a scanned item, the indicia code information is transmitted to an in-store computer. The computer performs the functions of adding the purchased item to the customer's total bill and receipt, debiting the item from the customer's payment card for the price of each item as it is scanned, adjusting the inventory total within the store, and transmitting the information to an

inventory retrieval system. The inventory retrieval system then collects each item which the customer purchases and places it into a box or bag for pickup by the customer when the shopping is completed. Thus, when the customer has completed their shopping, they merely return the scanner to its holder and receive in exchange the return of their credit card, a receipt showing the total amount debited thereto for the selected items, and the appropriate bag or box number or code which will contain the purchased items. In an alternative preferred embodiment of the invention, the payment or credit card is used for identification of the customer while they are shopping. Thus, when the selected items are scanned, the in-store computer merely records the purchase to the customer's account and the receipt. Then, once the customer has finished shopping and returned the scanner to its holder, the customer pushes a button on the scanner to confirm the final purchase of the scanned items and the computer debits the total purchase to the customer's payment card.

Detailed Description Text (9):
At this point, the inventory retrieval system 38 has already collected the selected items for the customer and placed them in the box or bags 36 identified specifically for the customer by the number or code. Therefore, the customer returns to the scanner terminal 18 and replaces the scanner 14 in the holder 16 from which he originally removed it. Thereafter, the customer's payment card 10 is released for return to the customer and a receipt of the total purchases is printed for the customer and, preferably, includes the box or bag number identified for the customer. Thus, the customer proceeds to the store exit where the collected items in specified boxes are placed and hands the receipt to a clerk and receives his box of groceries or other selected items, i.e., box #101.

Detailed Description Text (10):
As discussed above, the computer 20 preferably records the amount of funds available to the customer for shopping. Thus, when the customer selects an item which would raise the total purchase amount above this level of authorization, the scanner display 22 alerts the customer to this situation and requests the customer to return the scanner and receive his receipt.

Detailed Description Text (11):
In a further preferred embodiment of the invention, the payment card 10 is used for identification of the customer during his shopping and the total purchase price of the items is deducted from the customer's account at completion of the shopping. As the selected items are scanned, the in-store computer 20 merely records the purchase to the customer's account and the receipt. Then, once the customer has finished shopping and returned the scanner 14 to its holder 16, the display panel 22 will ask the customer to confirm the final purchase total by pressing the green button 24. Once actuated, the computer 20 debits the total purchase to the customer's payment card 10, and a receipt is issued to the customer.

CLAIMS:

3. The method of claim 1 further comprising:

transmitting the bar code indicia information from the portable bar code scanner means to a terminal means;

recording the purchase price of the selected item on a receipt and transmitting the selection of the selected item to an inventory retrieval system.

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L2: Entry 1 of 1 File: USPT Jan 21, 1997

DOCUMENT-IDENTIFIER: US 5595264 A
TITLE: System and method for automated shopping

Detailed Description Text (2):
The present invention is directed to a system and method of automated shopping, as shown diagrammatically in FIG. 1, intended as an exemplary top down view of a retail store 30. The present invention is ideally suited for use in self-service shopping facilities, such as supermarkets, convenience stores, drug stores and the like. Referring also to FIGS. 2 and 3, the customer enters the store 30 (FIG. 1) and inserts a credit card, ATM card, store-issued debit card, or other such payment card or medium 10 (FIG. 3) containing coded information into a receiving mechanism or slot 12 in the scanner terminal 18, where a plurality of scanners 14 are secured within holders 16. The receiving slot 12 preferably has a magnetic stripe reader or other mechanism for reading the coded information from the payment medium. Upon insertion of the payment card 10 and authorization thereof, a hand-held, portable scanner 14 is released from the holder 16 to the customer for use while shopping. The payment card 10 is retained by the receiving mechanism 12 of the scanner terminal 18 until the portable scanner 14 is returned to the holder 16, as discussed further below. The payment card 10 is authorized if the coded information reveals to an in-store computer 20 (FIG. 1) that at least some funds are available for use. Preferably, computer 20 will record the amount of funds available and the customer's shopping limit will thereby be established. The in-store computer 20 may be located with scanner terminal 18 or at a location remote therefrom in store 30 of FIG. 1.

Detailed Description Text (7):
Meanwhile, when the green button is depressed to confirm the purchase of the scanned item the transaction is then encoded according to well-known manner, the scanner 14 transmits the purchase information to a central, in-store computer 20 using one of the above-mentioned wireless technologies. The in-store computer 20 performs several functions including (1) keeping a running total of the customer's purchases, (2) relaying the item selected for purchase to an inventory retrieval system 38, (3) adjusting the store's warehouse inventory to reflect the purchase of the item, and in one preferred embodiment, (4) debiting the customer's payment card 10 for the purchase price of the selected item. The inventory retrieval system 38 can be a fully automated system that dispatches the selected items by conveyor belt 34 into a box 36 or bag designated for each customer, i.e. box #101, or alternatively, the inventory can be retrieved manually and the customer's order bagged or boxed by hand.

Detailed Description Text (9):
At this point, the inventory retrieval system 38 has already collected the selected items for the customer and placed them in the box or bags 36 identified specifically for the customer by the number or code. Therefore, the customer returns to the scanner terminal 18 and replaces the scanner 14 in the holder 16 from which he originally removed it. Thereafter, the customer's payment card 10 is released for return to the customer and a receipt of the total purchases is printed

for the customer and, preferably, includes the box or bag number identified for the customer. Thus, the customer proceeds to the store exit where the collected items in specified boxes are placed and hands the receipt to a clerk and receives his box of groceries or other selected items, i.e., box #101.

Detailed Description Text (11):
In a further preferred embodiment of the invention, the payment card 10 is used for identification of the customer during his shopping and the total purchase price of the items is deducted from the customer's account at completion of the shopping. As the selected items are scanned, the in-store computer 20 merely records the purchase to the customer's account and the receipt. Then, once the customer has finished shopping and returned the scanner 14 to its holder 16, the display panel 22 will ask the customer to confirm the final purchase total by pressing the green button 24. Once actuated, the computer 20 debits the total purchase to the customer's payment card 10, and a receipt is issued to the customer.

CLAIMS:

9. The method of claim 3 wherein the inventory retrieval system retrieves the selected item from inventory and conveys the selected item to a designated pickup location.

10. A system for automated shopping comprising:

portable bar code scanner means for scanning the bar code indicia information on selected items, the bar code indicia indicating at least a purchase price for each selected item;

holder means for securing said scanner means within said holder means;

release means for releasing said scanner means from said holder means upon acceptance of a payment medium, said release means retaining the payment medium, until the return of said scanner means thereto;

microprocessor means for processing information received from said scanner means;

transceiver means for communicating information between said microprocessor means and a control means for the automated shopping system via wireless transmission;

control means for receiving from said transceiver means the bar code indicia information scanned by said scanner means and debiting the payment medium for the purchase price of the selected items;

an inventory retrieval means for retrieving and accumulating the selected items from inventory, said control means transmitting the items to be retrieved to said inventory retrieval means;

wherein said release means returns the payment medium after return of said scanner means to said holder means.

11. The system of claim 10 wherein said scanner means includes a display for displaying the purchase price of the scanned item and identification of the scanned item.

12. The system of claim 10 wherein said scanner means includes a means for selecting a desired quantity of each selected item.

13. The system of claim 10 wherein said control means maintains a running total for the purchase price of the selected items and debits the payment medium for the total after return of said scanner means to said holder means.